

Fill in this information to identify the case:Debtor 1 Kirk A. SchillingDebtor 2 Jennifer R. Schilling

(Spouse, if filing)

United States Bankruptcy Court for the Southern District of Illinois
(State)Case number: 16-30026

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: PHH Mortgage Corporation

Court Claim No. (if known):

Last four digits of any number
you use to identify the debtor's
account:

XXXXXX3357

Date of Payment Change:

Must be at least 21 days after date of 04/01/2016
this notice.

New total payment:

Principal, interest, and escrow, if any \$1,827.35**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No.
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$569.97New escrow payment: \$599.37**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a statement is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)
Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Richard B. Aronow
Signature

Date: January 29, 2016

Print: Richard B Aronow
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro Kreisman & Associates, LLC

Address 2121 Waukegan Road, Suite 301
Number Street

Bannockburn, IL 60015
City State ZIP Code

Contact phone (847) 291-1717

Email _____

Notified via Electronic Filing

U.S. Trustee, 401 Main Street, Suite 1100, Peoria, IL 61602

Russell C Simon, CH 13 Trustee, 24 Bronze Pointe, Swansea, IL 62226

William A. Mueller, Mueller Associates, 5312 W Main, Belleville, IL 62226

Notified via US Postal Service

Kirk A. Schilling, 324 Harvest Street, Millstadt, IL 62260

Jennifer R. Schilling, 324 Harvest Street, Millstadt, IL 62260

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he/she caused a true and correct copy of the above and foregoing document to be sent to the Debtors at the address listed below. Said copy was placed in an envelope addressed as listed below and placed in the U.S. Mail on January 29, 2016, with first class postage prepaid. All other parties entitled to notice received such notice electronically, through the office of the Clerk of the Court.

Respectfully Submitted,

/s/ Richard B. Aronow

Richard B. Aronow

Richard B. Aronow ARDC# 03123969

Michael N. Burke ARDC#6291435

Shapiro Kreisman & Associates, LLC

2121 Waukegan Road, Suite 301

Bannockburn, IL 60015

(847) 291-1717

Attorneys for Movant

15-078022

The firm of Shapiro Kreisman & Associates, LLC is a debt collector. This is an attempt to collect a debt. Any information may be used for that purpose. If your personal liability for this debt has been extinguished, discharged in bankruptcy or if a court order prohibits collecting this debt from you personally, then this is an attempt to enforce the Movant's rights with respect to the property addressed herein, and it is not an attempt to collect the debt from you personally.